

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

136 – 131
dbas

In re: : Bankruptcy Case No.: 17-20548-GLT
: :
: Chapter: 13
: Issued per the 3/11/2021 Proceeding

Robert E. Shifko
Debtor(s)

Amy M. Shifko

**ORDER OF COURT CONFIRMING PLAN
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that the Plan dated February 8, 2021 is CONFIRMED. A copy of this plan was previously mailed to you.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Debtor(s)'s counsel (or Debtor(s) if not represented by counsel) must review all proofs of claim within thirty (30) days after the claims bar date. All objections to pre-petition claims shall be filed within ninety (90) days after the claims bar date, thereafter allowing at least thirty (30) days for a response.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

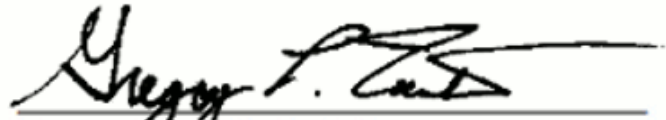
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory L. Taddonio, Judge
United States Bankruptcy Court

Dated: March 12, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Robert E. Shifko
Amy M. Shifko
Debtors

Case No. 17-20548-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas

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Date Rcvd: Mar 12, 2021

Form ID: 235

Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert E. Shifko, Amy M. Shifko, 8486 State Route 819, Greensburg, PA 15601-7525
cr	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO Box 31785, TAMPA, FL 33631-3785
cr	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, PO Box 31785, TAMPA, FL 33631-3785
cr	WELLS FARGO BANK, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14364763	+ American Express, PO Box 981537, El Paso, TX 79998-1537
14401040	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14364764	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
14391267	+ Bank of America, PO Box 31785, Tampa, FL 33631-3785
14391268	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14804006	+ Bayview Loan Servicing, LLC, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14640408	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14631469	+ Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14880356	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14364774	Exxon Mobile/Citibank CBNA, PO Box 5497, Sioux Falls, SD 57117
14364775	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
14364777	+ FNB/Omaha, POB 3412, Omaha, NE 68197-0001
14375220	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14364778	+ HAB-DLT, Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
14364782	Kohl's Department Store, PO Box 3115, Milwaukee, MO 63930-5049
14373377	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14364784	+ Pennsylvania Office of Attorney General, 564 Forbes Ave. #6, Pittsburgh, PA 15219-2903
14364786	Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
14364800	+ SynchbToysrus, PO box 965036, Orlando, FL 32896-5036
14364802	+ TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
14810974	+ THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
15199590	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14364806	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank, PO box 108, Saint Louis, MO 63166
14364803	+ United Revenue Collection, PO Box 1184, Langhorne, PA 19047-6184
14364804	+ United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis United States Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14364805	+ Universal CD CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14364809	+ WF CRD Svc, PO Box 14517, Des Moines, IA 50306-3517
14416069	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14631901	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14389293	Wells Fargo Bank, NA, Default Document Processing, N9286-01Y, 1000 Blue Gentian Rd., Eagan, MN 55121-7700
14364807	+ Wells Fargo Education Service, PO Box 84712, Sioux Falls, SD 57118-4712
14364808	+ Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 37

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14364772	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2021 03:25:00	CP/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
14364765	+ Email/Text: bankruptcy@cavps.com	Mar 13 2021 03:26:00	Calvary Portfolio Services, 500 Summit Lake Dr., Ste. 4A, Valhalla, NY 10595-2323
14364766	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 13 2021 02:25:51	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14364767	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 13 2021 02:25:50	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14364768	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 13 2021 02:25:51	Capital One/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
14635881	+ Email/Text: bankruptcy@cavps.com	Mar 13 2021 03:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14364771	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2021 03:25:00	Commenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
14364773	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2021 02:26:15	DSNB/Macy's, PO Box 8113, Monroe, OH 45040
14635304	Email/Text: bnc-quantum@quantum3group.com	Mar 13 2021 03:25:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14364776	+ Email/Text: bankruptcynotice@fcbanking.com	Mar 13 2021 03:25:00	First Commonwealth Bank, 22 N. 6th St., Indiana, PA 15701-1802
14364779	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2021 02:26:15	Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14364780	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 13 2021 03:25:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14364769	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 13 2021 02:25:47	Chase/Bank One Card Serv., PO Box 15298, Wilmington, DE 19850
14364770	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 13 2021 02:38:35	Chase/Best Buy, PO Box 15298, Wilmington, DE 19850
14364781	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 13 2021 03:26:00	Key Bank, 4910 Tiedeman Rd., Cleveland, OH 44144-2338
14642029	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 13 2021 03:26:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14407006	Email/PDF: resurgentbknofications@resurgent.com	Mar 13 2021 02:14:38	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14411689	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 13 2021 03:25:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14364785	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2021 02:14:28	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14642104	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2021 02:25:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14364783	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2021 03:25:00	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001
14368246	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2021 03:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14391500	Email/Text: bnc-quantum@quantum3group.com	Mar 13 2021 03:25:00	Quantum3 Group LLC as agent for, Comenity

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			Bank, PO Box 788, Kirkland, WA 98083-0788
14364789	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:07	SYNCB/BP, PO Box 965024, Orlando, FL 32896-5024
14364790	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:05	SYNCB/Dicks, PO Box 965036, Orlando, FL 32896-5036
14364791	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:06	SYNCB/Evin Live, PO Box 965005, Orlando, FL 32896-5005
14364792	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:38:31	SYNCB/JC Penneys, PO Box 965036, Orlando, FL 32896-5036
14364793	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:06	SYNCB/Lowes DC, PO Box 965005, Orlando, FL 32896-5005
14364794	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:05	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
14364795	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:06	SYNCB/Paypal Extras MC, PO Box 965005, Orlando, FL 32896-5005
14364796	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:05	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
14364797	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:06	SYNCB/Roomful Express, PO Box 965036, Orlando, FL 32896-5036
14364799	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:06	SYNCBT/TJ Maxx, PO Box 965036, FL 32896-5036
14364787	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2021 02:26:15	Sears/CNBA, PO Box 6282, Sioux Falls, SD 57117-6282
14364788	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2021 02:14:46	Sunoco Citibank, POB 6497, Sioux Falls, SD 57117-6497
14364798	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:14:08	Syncl/Sams Club, PO Box 965005, Orlando, FL 32896-5005
14364801	+ Email/PDF: gecsedl@recoverycorp.com	Mar 13 2021 02:25:44	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
14402456	+ Email/Text: bncmail@w-legal.com	Mar 13 2021 03:26:00	TD Bank USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14364806	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 13 2021 03:25:00	US Bank, PO box 108, Saint Louis, MO 63166

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC
cr		Fifth Third Bank
cr		LSF9 MASTER PARTICIPATION TRUST
cr		THE BANK OF NEW YORK MELLON
cr		The Bank Of New York Mellon, etal
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14728857	##+	Naviest Solutions, LLC. on behalf of, Massachusetts Higher Education Assistanc, d/b/a American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518

TOTAL: 5 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2021 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Joint Debtor Amy M. Shifko amy@zemalawoffice.com
Amy L. Zema	on behalf of Plaintiff Amy M. Shifko amy@zemalawoffice.com
Amy L. Zema	on behalf of Plaintiff Robert E. Shifko amy@zemalawoffice.com
Amy L. Zema	on behalf of Debtor Robert E. Shifko amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
James P. Valecko	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jvalecko@weltman.com PitEcf@weltman.com
Jerome B. Blank	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor The Bank Of New York Mellon etal bankruptcy@powerskirm.com
Karina Velter	on behalf of Defendant Wells Fargo Bank amps@manleydeas.com
Kevin Scott Frankel	on behalf of Creditor Bayview Loan Servicing LLC pabk@logs.com, logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com

TOTAL: 15